



THE COMMUNICATOR

Grant County Employee Newsletter

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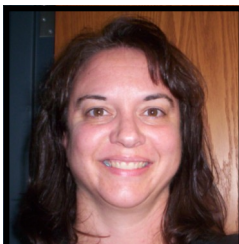
Open Enrollment

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Dawn Mergen
Personnel Specialist

It's that time of year again; time to make changes for 2012. I hope you find this special issue of The Communicator helpful. Please let me know if you need any assistance in completing your paperwork. You can reach me in several ways: phone 723-2540; email dmergen@co.grant.wi.gov; or come see me in the County's Personnel Office located in Room 204 on the 2nd floor of the Grant County Administration building.

Below are some frequently asked questions and answers that will help you with the County's annual insurance / benefit open enrollment period. The following pages contain additional information that may be important to you.

- 1. What can I do during open enrollment?**
 - Change health insurance carriers
 - Enroll in previously waived/declined insurance, benefit, or retirement programs (health, flex, dental, AFLAC, Platinum, and deferred comp)
 - Add or remove dependents
 - Change dental coverage from the low plan to the high plan, or vice versa
 - Cancel dental coverage
 - Enroll in BESTflex for next year's daycare, non-insured medical expenses and deductibles
 - Waive participation in BESTflex for next year's group insurance premiums
- 2. When are the forms due?** November 30th at 4:30 (to the County Personnel Office)
- 3. What if I miss the November deadline?** Your request may be denied
- 4. Who can I get enrollment/change forms from?** Contact your payroll designee or our office
- 5. Who do I give my completed forms to?** Submit all forms to your payroll designee or our office
- 6. When are the changes effective?** January 1, 2012
- 7. Do I need to complete a BESTflex form?**

YES, if:

 - You don't want your insurance deducted from your check pre-tax (sign the waiver)
 - You want to use the flex plan next year for daycare, uninsured medical expenses and deductibles. Reminder: The County is paying the Administration Fee for 2012.

NO, if:

 - You only want to use the flex plan to deduct your insurance pre-tax from your paycheck (most employees chose this option).

Access to Open Enrollment Forms

Flex Form: You will be receiving a 2012 Flex enrollment form and important plan documents on or around November 1st. If you don't receive one, please contact the Personnel Department or access the forms from the County's website www.co.grant.wi.gov (click on County Employee HR Documents).

Dental Insurance Forms and information are also available at this website or from the Personnel Department.

Health Insurance Forms: Please contact the Personnel Department for assistance if you need to make health insurance changes.

EBC Flex (BESTflex)

EBC Flex is an IRS Section 125 plan that allows you to pay certain insurance, medical and dependent care expenses before taxes.

The plan can increase your monthly spendable income by reducing the amount of money your employer withholds from your paycheck for taxes. You get to keep the amount your employer no longer withholds.

Without the plan, your tax withholdings are figured on your gross income. With the plan, your tax withholdings are figured on your income after your medical expenses or day care expenses are deducted.

Approximately \$30 in taxes can be saved for every \$100 you run through the plan.

Most people use this to pay for their share of the group health insurance premium.

Examples of other uses: Lasix vision correction, dental work, prescription drug co-pays, health insurance deductibles, and day care expenses.

Please Note: The County is paying the Administration Fee for 2012, so it will cost you nothing extra to flex your expenses.

USE IT OR LOSE IT; be conservative

Do you need to complete an annual flex enrollment form? See page 1 of this newsletter.

\$10 Office Visit Co-pay Receipts

The Grant County Personnel Office will accept reimbursement requests until 4:30 p.m. on 1/16/2012 for the 2011 \$10 office visit co-pay dates of service. Let us know if you need a form (723-2540). **Any reimbursement requests after this date will be denied.** Payment will be made within fifteen days after January 16th or as soon as reasonably possible.



Dental Insurance (Ameritas)

Basic Plan Coverage includes

- Routine oral exams, cleanings and x-rays
- New fillings, replacement fillings, root canals, denture repair
- Simple extractions and other “basic” treatments

Advance Plan Coverage includes

- Basic coverage plus complex extractions, implants, onlays, crowns and dentures
- Orthodontic services for children

Coverage also includes

- Vision expense reimbursement plan
- Discount prescription drug plan through Walmart and Sam’s Club
- Annual maximum reward program for those that get preventive dental care at least annually; your annual maximum limit may actually increase

2012 Cost Per Month (21.5% increase over 2011)

	<u>Basic</u>	<u>Advance</u>
Employee Only	\$ 29.80	\$ 43.36
Employee + 1	\$ 60.32	\$ 87.92
Employee + 2 or More	\$101.68	\$147.08

Health Insurance

Changes for 2012

1. The monthly premium (cost) of health insurance has decreased for 2012. Below you will find the entire monthly cost and the full-time employee’s share of the cost.

DEAN HEALTH PLANS

(19.5% less than 2011)

	TOTAL COST	EMPLOYEE SHARE *
SINGLE	\$ 488.87	\$ 24.44
FAMILY	\$1,393.28	\$ 209.00
EMP/SP	\$1,026.63	\$ 154.00
EMP/CH	\$ 928.85	\$ 139.34

MEDICAL ASSOCIATES

(35.6% less than 2011)

	TOTAL COST	EMPLOYEE SHARE *
SINGLE	\$ 431.81	\$ 21.60
FAMILY	\$1,001.80	\$ 150.28
EMP/SP	\$ 906.80	\$ 136.02
EMP/CH	\$ 777.26	\$ 116.60

* Note: County and Employee shares of health insurance are pro-rated for regular part-time employees.

2. Brand name prescription drug co-pay will increase to \$30 (from \$10)
3. Generic prescription drug co-pay will increase to \$10 (from \$5/\$6); many can still be filled at less than \$10
4. The Office Visit and Emergency Room Co-pay is discontinued.
5. Deductible for non-preventive medical care will be added as follows:
 - Single plan = \$2,000 annually (employee pays first \$500 with their own money which can be flexed)
 - Family plan = \$4,000 annually (employee pays first \$500 per family member, but no more than \$1000 per family unit, with their own money which can be flexed)

- Please note that you do not pay anything until you receive a final bill from the medical provider.
- To ease the cost burden to employees, the County is implementing an HRA (Health Reimbursement Arrangement) effective 1/1/2012 to pay the remainder of the deductible (\$501 thru \$2000 or \$1001 thru \$4000). A portion of unused reimbursement allotted to the employee is rolled over for future use for that employee.
- If you have Dean health insurance, due to the way payments are made by their third party administrator, you will need to complete a special direct deposit form before January 1st of 2012.
- You are strongly encouraged to attend one of the below training sessions so you fully understand how the deductible and HRA process will work and what your responsibilities will be.

November 2nd 11:30 a.m. to 12:30 p.m.; Community Serv. bldg (ADRC conf. room)
4:30 p.m. to 5:30 p.m.; Law Enforcement Center (large conf. room)

November 3rd 6:00 p.m. to 7:00 p.m.; Administration building (Co. Board Room)

November 7th 11:30 a.m. to 12:30 p.m.; Administration building (Co. Board Room)
2:45 p.m. to 3:45 p.m.; Orchard Manor (in-service classroom)

- The 2012 group Master Contracts will be available online through the insurance carrier's website.

6. State legislation will mirror the Federal rule of adult child coverage only up to age 26 (previously Wisconsin allowed coverage up to age 27). The governor is anticipated to sign a bill to eliminate the fair market value tax for the coverage.

Two **Health Insurance Plans** are offered to Grant County's benefit eligible employees. The main differences in the plans are listed in this chart.

	<u>Medical Associates Health Plans</u>	<u>Dean Health Plan</u>
Primary Physician	Not necessary	Required
Coverage Area	Parts of Iowa, Illinois & Wisconsin	Southern WI & Dubuque
Specialists	Dubuque, Iowa City, & UW Madison	Madison – St. Mary's
Eye Wear Coverage	Partially covered	None
Hearing Aid	Only for children	\$500 every 36 months
Fitness Club / Wellness Programs		
Reimbursement	None	WIN Program

Dean's WIN (Wellness Incentives Now!) Program

Reminder: Dean has a WIN (Wellness Incentives Now) Program that reimburses its members for a portion your cost to participate in the below listed services.

Acupuncture Services
Massage Therapy
Prolotherapy
Healthy Food Focus
Weight Management Programs
Health & First Aid
Fitness
Dean's Comprehensive Weight Management Program



Check out Dean's website for complete program information or call the customer service number on the back of your Dean Health Insurance card.

Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of September 1, 2010. You should contact your State for further information on eligibility –

WISCONSIN—Medicaid

Website: <http://www.dhs.wisconsin.gov/publications/p1/p10095.pdf>

Phone: 1-800-362-3002

IOWA—Medicaid

Website: www.dhs.state.ia.us/hipp/

Phone: 1-888-346-9562

To see if any more States have added a premium assistance program since September 1, 2010, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Ext. 61565

OMB Control Number 1210-0137 (expires 09/30/2013)



Voluntary Benefits

Grant County allows benefit eligible employees to make changes or sign up for the following voluntary benefit plans during periodic open enrollment periods. Below are each plan's contact information and a schedule showing when they will be in Lancaster to assist you.

Representative Information

Supplemental Insurance (cancer, disability, etc.)

Aflac; Linda Hudson-Bull (608)348-5650 (Changes/Enrollments are effective January 1, 2012)

Platinum; Desiree Gremmel (563)557-2504 (Enrollments may be done at any time)

Deferred Compensation (retirement savings) (Enrollments/Changes may be made at any time)

AXA Advisors; Brian Thiet (414)226-8003

Nationwide Retirement Solutions; Bill Barnes (608)358-4821

Wisconsin Deferred Compensation; Kristy Igl (877)457-9327, ext. 7113

REVISED Meeting Locations/Times/Dates

(no appointment required; meetings take about 15 minutes)

Platinum

- | | |
|---------------------------|---|
| November 14 th | 11 to 1 p.m. at the Community Svcs Bldg (DSS Conf. Rm)
1:30 p.m. to 3:30 at Orchard Manor (Inservice Room) |
| November 15 th | 11 a.m. to 2 p.m. at the Administration Bldg (Rm 266)
2:30 p.m. to 3:30 p.m. at the Highway Office |

AXA Advisors

- November 16th (not the 9th)
 9:00 a.m. to 10:30 a.m. at the Administration Building (Room 266)
 11:00 a.m. to 12:15 p.m. at the Community Services Building (ADRC)
 12:45 p.m. to 2:00 p.m. at Orchard Manor (Room 107)
 2:30 p.m. to 3:30 p.m. at the Highway Office

Nationwide Retirement Solutions

- | | |
|--------------------------|---|
| November 2 nd | 11 a.m. to 2 p.m. at the Administration Bldg (Rm 266)
2:30 p.m. to 3:30 p.m. at the Highway Office |
| November 3 rd | 11 to 1 p.m. at the Community Svcs Bldg (ADRC)
1:30 p.m. to 3:30 at Orchard Manor (Inservice Room) |

Wisconsin Deferred Compensation

- | | |
|---------------------------|---|
| November 14 th | 11 a.m. to 2 p.m. at the Administration Bldg (Rm 266)
2:30 p.m. to 3:30 p.m. at the Highway Office |
| November 15 th | 11 to 1 p.m. at the Community Svcs Bldg (ADRC)
1:30 p.m. to 3:30 at Orchard Manor (Inservice Room) |

